

IN THE CLAIMS:

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~striketrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please AMEND claims 1, 7 and 8; and please ADD new claims 9-10 in accordance with the following:

1. (Currently Amended) A transaction supporting apparatus for use by an intermediary agent in supporting payment of a transaction made between a buyer and a seller, said apparatus comprising:

transaction-detail registering means for registering details of the transaction, including information about a credit card account of the buyer without revealing credit card information to the seller;

payment information notifying means for notifying the buyer of payment information including information about a bank account of the seller into which the buyer is requested to transfer money by other means than the registered credit card account before a specified deadline expires;

payment confirming means for confirming whether the requested money transfer has been made by the other means than the registered credit card account to the seller's bank account by the specified deadline; and

charging means for charging by the intermediary agent for the transaction without revealing the credit card information to the seller via the credit card account of the buyer, only if said payment confirming means finds that the requested money transfer to the seller's bank account by the other means than the registered credit card account has not been made by the deadline.

2. (Previously Presented) The transaction supporting apparatus according to claim 1, further comprising means for sending to the buyer a reminder message which reminds the buyer of payment when the payment confirming means confirms that payment has not been made by the deadline,

wherein said charging means charges for the transaction via the credit card account of the buyer when a given period described in the reminder message has expired.

3. (Original) The transaction supporting apparatus according to claim 1, further comprising means for remitting to the seller an amount obtained by subtracting a given service fee from an amount paid by the buyer.

4. (Previously Presented) The transaction supporting apparatus according to claim 1, wherein said information about the credit card account is information that a delivery service agent who delivers a product to the buyer directly obtains from the buyer at the time of a first transaction by the buyer.

5. (Previously Presented) The transaction supporting apparatus according to claim 1, further comprising means for initiating a money transfer from a specified bank account of the buyer to the bank account of the seller, wherein said charging means charges for the transaction via the credit card account if said payment confirming means finds that said bank account of the buyer does not have a balance sufficient for the payment to be made by the buyer.

6. (Original) The transaction supporting apparatus according to claim 1, further comprising means for requesting a home-delivery service agent to deliver a product purchased by the buyer and notifying the home-delivery service agent of information about the buyer, said information about the buyer including an address of a delivery destination.

7. (Currently Amended) A method for use by an intermediary agent of supporting payment of a transaction made between a buyer and a seller, said method comprising the steps of:

registering details of the transaction, including information about a credit card account of the buyer without revealing credit card information to the seller;

notifying the buyer of payment information including information about a bank account of the seller into which the buyer is requested to transfer money from the buyer's account before a specified deadline expires;

confirming whether the requested money transfer has been made to the seller's bank account by the specified deadline; and

charging by the intermediary agent for the transaction without revealing the credit card information to the seller via the credit card account of the buyer only if it is found that the requested money transfer to the seller's bank account has not been made by the deadline.

8. (Currently Amended) A computer-readable recording medium storing a program for use by an intermediary agent for supporting payment of a transaction made between a buyer and a seller, the program causing a computer to function as:

transaction-detail registering means for registering details of the transaction, including information about a credit card account of the buyer without revealing credit card information to the seller;

payment information notifying means for notifying the buyer of payment information including information about a bank account of the seller into which the buyer is requested to transfer money by other means than the registered credit card account before a specified deadline expires;

payment confirming means for confirming whether payment of the requested money transfer has been made to the seller's bank account by the specified deadline; and

charging means for charging by the intermediary agent for the transaction without revealing the credit card information to the seller via the credit card account of the buyer only if said payment confirming means finds that the requested money transfer to the seller's bank account has not been made by the deadline.

9. (New) An intermediary payment system for payment between a buyer and a seller comprising:

a storage storing information about the buyer and the seller, including account information for both a credit card account of the buyer and a bank account of the seller, where the account information of the buyer is inaccessible by the seller, and established payment options for the buyer to make payment in full directly to bank account of the seller by a deadline for a transaction between the buyer and the seller; and

at least one processor programmed to automatically charge the credit card account of the buyer and credit the bank account of the seller for the transaction without revealing the account information of the buyer to the seller, when payment in full is not received in the bank account of the seller by the deadline.

10. (New) The apparatus according to claim 9 wherein said intermediary payment system is used by an intermediary to mortgage the credit card account of the buyer without revealing account information of the buyer to the seller.